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UNITED STATES BANKRUPTCY COURT

District of New Jersey

Albert Russo Po Box 4853 Trenton, NJ 08650-4853 (609) 587-6888

Standing Chapter 13 Trustee

In re:

Loren K. Robinson

Debtor(s)

Order Filed on January 27, 2023 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 19-25547 / MBK

Hearing Date: 01/25/2023

Judge: Michael B. Kaplan

Chapter: 13

ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: January 27, 2023

Honorable Michael B. Kaplan United States Bankruptcy Judge The modified plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such modified plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the modified plan of the above named debtor, dated 12/13/2022, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 46 months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$15,977.00 PAID TO DATE

\$405.00 for 5 months beginning 02/01/2023

ORDERED that the case is confirmed with a calculated plan funding of \$18,002.00. General unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

ORDERED that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that to the extent Section 7 of the debtor's plan contains motions to avoid judicial liens under 11 U.S.C. § 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified below:

NO EXCEPTIONS

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is <u>not authorized</u> to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

ORDERED that section(s) 7(a) as pertains to New Century Financial is stricken from the Chapter 13 Plan.

ORDERED that the debtor(s) must obtain a loan modification by June 1, 2023 or as extended by Loss Mitigation Order.

• Creditor Deutsche Bank National Trust Company c/o Specialized Loan Servicing, PACER claim #5-2, will be paid outside of the Chapter 13 Plan.

ORDERED that the Trustee is authorized to pay the late filed claim of NJSVS, Surcharge Violation System Office, court claim #6-1.

ORDERED that if the debtor has provided for a creditor to be paid in the plan and no Proof of Claim is filed by such creditor before expiration of the applicable bar date, the debtor, pursuant to F.R.B.P. 3004, must file a Proof of Claim on behalf of the creditor within 30 days of the expiration of the applicable bar date. If the time period pursuant to F.R.B.P. 3004 has expired, the debtor must file a Proof of Claim on behalf of the creditor <u>and</u> file a motion to allow the Trustee to pay the late filed claim, or the debtor may obtain a Consent Order with the creditor authorizing the Trustee to pay an amount certain in the plan.

ORDERED as follows:

LVNV, court claim #3-1, shall be paid as a secured creditor in the full amount of \$2,503.90.

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United States Bankruptcy Court District of New Jersey

In re: Case No. 19-25547-MBK

Loren K. Robinson Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2
Date Rcvd: Jan 27, 2023 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2023:

Recipi ID Recipient Name and Address

db + Loren K. Robinson, 600 Stocker St, Stewartsville, NJ 08886-3238

TOTAL: 1

 $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2023 at the address(es) listed

below:

Name Email Address

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor Deutsche Bank National Trust Company as Trustee Et Al... dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Douglas J. McDonough

on behalf of Creditor Deutsche Bank National Trust Company as Trustee Et Al... dmcdonough@flwlaw.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Lee Martin Perlman

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District/off: 0312-3 User: admin Page 2 of 2
Date Rcvd: Jan 27, 2023 Form ID: pdf903 Total Noticed: 1

on behalf of Debtor Loren K. Robinson ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Michael J. Milstead

on behalf of Creditor Deutsche Bank National Trust Company as Trustee bkecf@milsteadlaw.com, bkecf@milsteadlaw.com

Roger Fay

on behalf of Creditor Deutsche Bank National Trust Company as Trustee rfay@milsteadlaw.com, bkecf@milsteadlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9